

***MINUTES OF 4<sup>th</sup> UNION TERRITORY LEVEL REVIEW MEETING FOR DADRA & NAGAR HAVELI AND DAMAN AND DIU DISTRICT FOR THE QUARTER ENDED December 2020 HELD ON 28<sup>TH</sup> April , 2021 on Circulation Basis***

The **4<sup>th</sup> UTLBC** meeting of DNH&DD for the quarter ended **December 2020** was held on **28<sup>th</sup> April, 2021** on Circulation basis as permitted by UT administration of Dadra and Nagar Haveli, Damam and Diu for reviewing of various banking parameters/agenda for quarter ended Dec-2020.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 3<sup>rd</sup> UTLBC Meeting were circulated to all the members. As such no comments/suggestions/amendments received for the same. Accordingly it is confirmed.

**Agenda No.2**

**100% Aadhar seeding and Mobile Seeding in all eligible accounts including PMJDY accounts**

Member Banks/LDMs to ensure to complete aadhar seeding in all pending accounts.

**Agenda No. 3**

**Review of Hon'ble PM Initiative Schemes**

**3.1 Pradan Mantri Jandhan Yojana (PMJDY)**

Member Banks/LDMs to ensure to cover the remaining beneficiaries of PMJDY through opening of their accounts since progress under the scheme for few banks during last quarter remained negative.

**3.2 Social Security Schemes**

Member Banks/LDMs to ensure to enroll the remaining beneficiaries of PMJDY under social security scheme (PMJJBY & PMSBY) immediately after opening of their accounts to ensure significant progress in the matter.

**3.3 Pradhan Mantri MUDRA Yojana:**

It was desired by the Hon'ble Finance Secretary Sir during last UTLBC Meeting that DNH & DD to increase the target by 15% on quarterly basis and same be reviewed in the next meeting.

**3.4 Stand up India**

It was desired by the Hon'ble Finance Secretary Sir during last UTLBC Meeting that DNH & DD to increase the target by 5% on quarterly basis and same be reviewed in the next meeting.

**3.6 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme**

Member Banks are requested to ensure subsidy claim of PMAY has been lodged online invariably and follow up rigorously to obtain the subsidy with NHB.

### **3.8 Sukanya Samrudhi Yojana (SSY)**

Member Banks are advised to extend the benefit to all the eligible girl child during parents teachers meeting and inform them about the modality and benefits of the scheme and its importance in the future of the child.

### **Agenda No. 4**

#### **Other Important Issues**

#### **4.2 Availability of Bank Mitras / BCs in SSAs:**

Member Banks are requested to explore the possibility of deployment of more BCs in rural and other area for extending banking services to needy people.

#### **4.3 Financial Literacy**

Member Banks are advised to ensure compliance regarding display of poster and banner as directed by RBI for celebration of financial literacy.

### **Agenda No. 5**

#### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED September-2020 in district –Silvassa, Daman & Diu & UT (DNH, D &D)**

#### **PRIORITY SECTOR LENDING**

#### **Agriculture Advances:**

Member Banks/LDMs are advised to ensure sanction and disburse the pending KCC applications. It has been observed that KCC application remained pending for long period. It should noted that KCC application should not be pending for more than -2- weeks.

### **Agenda No. 6**

#### **REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2020-2021 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

#### **Small Scale Industries/ MSME**

Progress under SSI/MSME during the review period is almost negligible and therefore, it has been advised to member Banks to explore the opportunity to sanction fresh proposal and disburse fresh as well as existing pending proposals.

#### **Education**

Sanction and disbursement under education loan during review period remained almost negligible and all members banks/LDMs are requested to dispose all pending applications under education loan.

**Agenda No. 7**

**NABARD'S VARIOUS DEVELOPMENT AND SUBSIDY LINKED SCHEMES**

It has been observed that there is almost nil progress in government sponsored scheme (SHG & JLG) which require attention immediate attention by member banks. LDMs/ Member Banks are advised to sanction and disburse under SHG and JLG scheme.

**Agenda No. 8**

**CENTRAL/ STATE GOVT. SPONSORED PROGRAMMES/ OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED.**

LDMs are advised to ensure immediate disposal of all pending cases under PMEGP scheme wherever it is pending.

**Agenda No. 9**

**OTHER DEVELOPMENTAL SCHEME**

**Agenda No. 10**

**Expanding and Deepening of Digital Payments Ecosystem and review of progress on quarterly basis:**

Progress of Identified District of UT (DNH D & D) Silvassa and Daman for the expanding and deepening digital payment ecosystem is slow and therefor it is advised to Member Banks and LDM Silvassa & LDM, Daman to ensure to implementation of 100% digitization in district Daman and Silvassa in coordination with member banks.

**Agenda No. 11**

**PROGRESS UNDER COVID LOAN AND EMERGENCY CREDIT LOAN FOR MSME:**

It has been advised to all member banks to ensure that each eligible MSME unit should be covered under said scheme, as it is very important to provide additional financial supports to all MSME unit to overcome post COVID effect.

**Agenda No. 12**

**OTHER Agenda**

**PM SVANIDHI Scheme:**

Member banks /LDMs are advised to ensure disposal of all pending application under PM SVANIDHI scheme immediately.

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